

Michigan Department of Consumer & Industry Services  
 Corporation, Securities and Land Development Bureau  
 DISCIPLINARY ACTION REPORT - 3rd Quarter 1999  
 For More Information Call: (517) 241-6480

Location of Subject	Date	Docket #	Respondent(s)	Violation(s)	Penalties	For Further Information Contact
Grand Rapids, MI	5/5/99 (Omitted From Last Quarter's Report		Old Kent Insurance Group, Inc. Bridgewater Place Suite 400 P.O. Box 2167 Grand Rapids, MI 49501-2167	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Company and its representatives will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act  Company will make a rescission offer to all Michigan residents who purchased fractional interests in the underlying insurance policies of viators from the Company whose transactions are not exempt pursuant to the requirements of Section 402(b)(9)(D)(5)(ii) of the Act	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Muskegon, MI	7/8/99	TO 9208	Ross Pope 4905 Stariha Muskegon, MI 49441	Unregistered, nonexempt Securities Section 301  Omission to state material facts Section 101(2)  Unregistered Agent Section 201(a)	Revoked and Denied with respect to rights to sell exempt securities or engage in exempt transactions in the future without compliance with the registration provisions of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Berkley, MI	7/16/99	SN 7566	David S. Underhill 1894 West Eleven Mile Road Berkley, MI 48072	Unregistered, nonexempt Securities Section 301  Omission to state material facts Section 101(2)  Untrue statements of material fact Section 101(2)  Unregistered Agent Section 201(a)	Enter into Consent Agreement with the Bureau  Respondent shall forthwith disassociate himself from any aspect of offering and selling securities (This Consent Order does not preclude Respondent from making application to become a registered investment advisor)  Civil Penalty in the amount of \$5,000  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Frankenmuth, MI	7/20/99	TO 9298	Jeffrey Mark Connell 131 West Jefferson Frankenmuth, MI 48734  CRD No. 1056022	Unregistered, nonexempt Securities Section 301	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act.  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

Location of Subject	Date	Docket #	Respondent(s)	Violation(s)	Penalties	For Further Information Contact
Hudsonville, MI	7/21/99	TO 9208	Scott Ribbe 7150 Youngstown Avenue Hudsonville, MI 49426	Unregistered, nonexempt Securities Section 301	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
West Babylon, NY      St. Petersburg, FL	7/21/99	SA 9292	Tejbir Singh 428 Bilmont Avenue West Babylon, NY 11704  CRD No. 2801400  Baxter Banks & Smith, LTD. 309 Fifth Avenue North St. Petersburg, FL 33701  CRD NO. 40771	Failure to provide complete information regarding criminal proceedings 204(a)(1)(A)	Agent application is denied	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Muskegon, MI	7/22/99	TO 9208	Gregory Lee Woodring 1076 Lancelot Drive Muskegon, MI 49443  CRD No. 1469359	Unregistered, nonexempt Securities Section 301	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Grass Lake, MI	7/22/99	TO 9208	Ray McCleery 9753 Greenwood Road Grass Lake, MI 49240	Unregistered, nonexempt Securities Section	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Marysville, MI	7/30/99	TO 9208	Don Pollauf 2801 Gratiot Boulevard, Suite A Marysville, MI 48040	Unregistered, nonexempt Securities Section	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

Location of Subject	Date	Docket #	Respondent(s)	Violation(s)	Penalties	For Further Information Contact
Grand Rapids, MI	8/11/99	TO 9208	Kevin J. DeVries 689 - 72 <sup>nd</sup> Street, SE Grand Rapids, MI 49548	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Respondent will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act  Administrative Costs in the amount of \$1,000	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Grand Rapids, MI	8/11/99	TO 9208	Nelson Earl Haan 689 - 72 <sup>nd</sup> Street, SE Grand Rapids, MI 49648	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Respondent will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act  Administrative Costs in the amount of \$1,000	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Hudsonville, MI	8/17/99	TO 9208	Hugo Vlieger 4845 Dell View Court Hudsonville, MI 49426	Unregistered, nonexempt Securities Section 301	Enter into Consent Agreement with the Bureau  Respondent has ceased from the sale of viatical settlement contracts and will not offer or sell any viatical settlement contracts in the future unless in full compliance with the applicable registration or exemption requirement of the Act  Cease and Desist	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Lynbrook, NY  Bethpage, NY	8/20/99	SA 9273	Lawrence Robert Helbringer 138 Walnut Street Lynbrook, NY 11563  CRD No. 2961443  Gaines, Berland Inc. 1055 Stewart Avenue, Second Floor Bethpage, NY 11714  CRD No. 14623	Applicant failed to provide information requested pertaining to a misdemeanor charge of unauthorized use of motor vehicle reported on his disciplinary records	Enter into Letter of Undertaking with the Bureau  Gaines, Berland, Inc. agrees to provide all agent information requested by the Bureau within the required time frame or in lieu of providing this information, withdraw the agent's application from Michigan prior to the Bureau's specified deadline.  Gaines, Berland, Inc. will pay Administrative Costs in the amount of \$1,000	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Caledonia, MI	8/11/99	TO 9208	Norman DeNooyer 6505 Leisure Creek Drive Caledonia, MI 49316	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Respondent will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act  Administrative Costs in the amount of \$1,000	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909

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Grandville, MI	8/11/99	TO 9208	Steven J. Wendt 3390 Oconto Court, SW Grandville, MI 49417	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Respondent will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act  Administrative Costs in the amount of \$1,000	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Phoenix, AZ	8/31/99	DM 8732	Credit Counselors of America, Inc. P.O. Box 56519 Phoenix, AZ 85079-6519  Michael A. Hall, President Credit Counselors of America, Inc. P.O. Box 56519 Phoenix, AZ 85079-6519	Unlicensed Debt Management Business Section 41(1)	Enter into a Consent Order with the Bureau:  i. Comply with the Act, Rules and Orders ii. Obtain a license as a condition of conducting any further business in debt management within the State of Michigan iii. Arrange, at Respondent's expense, for licensure examination of its officers, office manager, and all credit counselors rendering or to render credit counseling services to Michigan residents to be administered within 90 days after entry of this Consent Order by an entity approved by the Bureau and unaffiliated with Respondents iv. Submit a license application within 90 days after entry of this Consent Order with Respondents' continued rendition of credit counseling services to Michigan residents for not more than 6 months from and after the entry of this Consent Order, during the pendency and processing of the license application to be conditioned expressly upon timely compliance with each of the requirements of this Consent Order. v. Pay Administrative Costs in the amount of \$1,500  Respondents shall cease and desist from any act or practice constituting a violation of the Act, Rules or an Order issued pursuant to the Act, particularly providing debt management services in the State of Michigan [other than in accordance with the provisions of the above consent order,] until such time as Respondents have obtained a license or exemption order.	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909
Grand Haven, MI	9/16/99	TO 9208	Meagan Cran 101 Washington Ave., Suite 1000 Grand Haven, MI 49417	Unregistered, nonexempt Securities Section 301	Enter into Compliance Undertaking with the Bureau  Respondent will not offer or sell any fractionalized viatical settlement contracts unless in full compliance with the applicable registration or exemption requirements and other requirements of the Act	Consumer & Industry Services Corporation, Securities & Land Development Bureau Enforcement Division 6546 Mercantile Way P.O. Box 30222 Lansing, MI 48909